

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHRISTALE D GRAY

Debtor(s)

Case No. 15-25386

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2015.
- 2) The plan was confirmed on 10/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/18/2016.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,325.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,325.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,547.88
Court Costs	\$0.00
Trustee Expenses & Compensation	\$297.30
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,845.18**

Attorney fees paid and disclosed by debtor: \$452.12

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE MRI SOUTH	Unsecured	252.00	NA	NA	0.00	0.00
ASSOCIATION FOR WOMEN HEALTH	Unsecured	1,508.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	507.00	1,879.66	1,879.66	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	1,216.85	1,980.14	1,980.14	0.00	0.00
BADILLO LAW GROUP	Priority	3,500.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,435.14	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,417.60	1,910.79	1,910.79	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,093.50	1,897.03	1,897.03	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,591.00	2,257.66	2,257.66	0.00	0.00
CUTCO CC	Unsecured	614.00	NA	NA	0.00	0.00
FIRST CHOICE BANK	Unsecured	293.00	NA	NA	0.00	0.00
GM FINANCIAL	Secured	200.00	1,185.52	1,185.52	338.41	27.48
KAHUNA PAYMENT SOLUTIONS	Unsecured	3,228.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	NA	935.71	935.71	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	6,767.21	6,767.21	0.00	0.00
NORTHERN LEASING SYSTEMS INC	Unsecured	4,235.00	4,235.00	4,235.00	0.00	0.00
PNC MORTGAGE	Secured	140,000.00	196,609.14	196,609.14	0.00	0.00
PNC MORTGAGE	Secured	54,687.00	NA	NA	0.00	0.00
PNC MORTGAGE	Unsecured	63,487.93	NA	NA	0.00	0.00
PNC MORTGAGE	Secured	NA	43,986.81	43,986.81	2,113.93	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	634.00	4,478.60	4,478.60	0.00	0.00
STREETERVILLE PEDIATRICS	Unsecured	925.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	16,861.77	16,673.49	16,673.49	0.00	0.00
VETCOR ILLIANA VET HOSPITAL	Unsecured	225.00	225.70	225.70	0.00	0.00
VILLAGE OF EAST HAZEL CREST	Unsecured	540.00	740.00	740.00	0.00	0.00
Village of East Hazelcrest	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF HOMEWOOD	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF LANSING	Unsecured	NA	250.00	250.00	0.00	0.00
VILLAGE OF SOUTH HOLLAND	Unsecured	1,050.00	NA	NA	0.00	0.00
Village OF South Holland IL	Unsecured	800.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$196,609.14	\$0.00	\$0.00
Mortgage Arrearage	\$43,986.81	\$2,113.93	\$0.00
Debt Secured by Vehicle	\$1,185.52	\$338.41	\$27.48
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$241,781.47	\$2,452.34	\$27.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,230.99	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,845.18</u>	
Disbursements to Creditors	<u>\$2,479.82</u>	
TOTAL DISBURSEMENTS :		<u>\$6,325.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/21/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.